and reimburse bills of such officers who already possess these phones;

(c) if so, whether Government will also reimburse the telephone bills of such officers who have taken connections from private companies and pay monthly rent of Rs. 75/- but the pulse rate of such phones is 99 paise, slightly more than MTNL;

(d) if so, the details thereof; and

(e) if not, the reasons therefor?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI S.S. PALANIMANICKAM): (a) Yes, Sir. Officers of and above the rank of Deputy Secretary and 25% of Group 'A' officers below the rank of Deputy Secretary are eligible for official residential telephones.

(b) Yes, Sir, as per rules.

(c) to (e) If the service provider is not BSNL/MTNL, only the call charges upto permissible limit are reimbursable.

Credit Flow to SSI Sector

3445. DR. ALLADI P. RAJKUMAR: Will the Minister of FINANCE be pleased to state:

(a) what is the credit flow to SSI sector from public sector Banks bank-wise and state-wise during the last three years; and

(b) what are the efforts made by Government to improve upon the flow of credit to SSI sector?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI S.S. PALANIMANICKAM): (a) Statement-I and II showing bank-wise and state-wise credit flow to SSI Sector from public sector banks for the latest three years period available are enclosed. (*See* below).

(b) Some of the important steps to enhance flow of credit to SSI Sector are given below:

(i) Banks to ensure that out of their total funds lent to SSI sector, at least 40% should be made available to units with investment in plant and machinery up to Rs. 5 lakh and Rs. 25 lakh.

(ii) Increase in the exemption limit for all SSI borrowal accounts

for obtention of collateral security for loans from the existing Rs. 15 lakhs to Rs. 25 lakh.

(iii) Composte loan limit has been increased from Rs. 50 lakh to Rs. 1 crore.

(iv) Collateral free loan up to Rs. 25 lakh is covered for guarantee under the new Credit Guarantee Scheme for Small Industries.

(v) Banks have been advised to set the interest rate on advances keeping in view prevailing general southward movement in interest rates.

(vi) Banks have been advised to adopt the method of computation of working capital requirement of SSI units, on the basis of simplified method of minimum 20% of the projected annual turnover of the borrowing unit for limits up to Rs. 5 crore.

(vii) Banks have been advised to open at least one Specialised SSI branch in each district.

(viii) Banks have been advised to develop schemes to encourage investment by SSI units in technology up-gradation. Government have also introduced the scheme of Credit Linked Capital Subsidy for the up-gradation of the Small Scale Industries.

(ix) The Small and Medium Enterprises (SME) Fund has been structured by SIDBI for providing impetus to the growth of SME Sector in India.

(x) Venture Capital Fund of Rs. 500 crore has been set up by SIDBI.

Statement I

Outstanding loans and advances of Public Sector Banks (Bank-wise) to Small Scale Industries: 2002, 2003 and 2004

(Rupees in Crore)

Name of the Bank	Amount of outstanding as at the end of March		
	2002	2003	2004
1	2	3	4
State Bank of India	12582	12393	13033
State Bank of Bikaner & Jaipur	955	1111	1207

1	2	3	4
State Bank of Hyderabad	926	969	1091
State Bank of Indore	586	712	800
State Bank of Mysore	598	562	547
State Bank of Patiala	810	881	1092
State Bank of Saurashtra	777	772	782
State Bank of Travancore	572	634	723
Allahabad Bank	830	861	1253
Andhra Bank	889	1077	1026
Bank of Baroda	3281	3560	3316
Bank of India	3330	3755	3888
Bank of Maharashtra	901	924	1044
Canara Bank	3366	3884	4971
Central Bank of India	2291	2400	2489
Corporation Bank	620	652	1000
Dena Bank	1346	1377	1318
Indian Bank	990	1003	978
Indian Overseas Bank	1584	1826	2209
Oriental Bank of Commerce	1582	1635	1760
Punjab & Sind Bank	860	877	828
Punjab National Bank	4214	4789	5675
Syndicate Bank	1070	1087	1229
UCO Bank	1238	1459	1677
Union Bank of India	2440	2668	3130
United Bank of India	535	532	525
Vijaya Bank	570	586	686

(Data Provisional)

Statement II

Outstanding Loans and Advances of Public Sector Banks (State-wise) to Small Scale Industries: 2001, 2002 and 2003

(Rupees in Crores)

States	Amount Outstanding as at the end of March		
	2001	2002	2003
1	2	3	4
Haryana	1925	2024	2077
Himachal Pradesh	221	224	227
Jammu & Kashmir	162	160	154
Punjab	3499	3806	4005
Rajasthan	1834	1831	1840
Chandigarh	304	316	358
Delhi	3615	3868	4443
Assam	260	273	257
Manipur	30	19	22
Mehgalaya	20	30	28
Nagaland	20	20	21
Tripura	22	22	30
Arunachal Pradesh	6	6	6
Mizoram	8	8	8
Sikkim	6	24	3
Bihar	794	667	601
Jharkhand	318	408	505
Orissa	749	725	711
West Bengal	3078	3355	3544
Andaman and Nicobar	5	5	7
Madhya Pradesh	1709	1513	1422

1	2	3	4
Chhatisgarh	119	365	471
Uttar Pradesh	3859	4114	4204
Uttaranchal	46	160	321
Gujarat	3353	3064	2982
Maharashtra	9220	13054	10071
Daman and Diu	9	10	9
Goa	172	224	188
Dadra & Nagar Haveli	13	12	13
Andhra Pradesh	3365	3415	3659
Karnataka	2733	3501	2877
Kerala	1400	1556	1607
Tamil Nadu	5482	5443	5933
Pondicherry	39	43	42
Lakshadweep	0.05	0.05	0.1

(Data Provisional)

Road Map for Banking Reforms

3446. PROF. ALKA BALRAM KSHATRIYA:
DR. T. SUBBARAMI REDDY:

Will the Minister of FINANCE be pleased to state:

(a) whether his Ministry has decided to set up regulator for the pension sector and announced a road map for banking reforms which include allowing 74 percent FDI in private banks;

(b) whether according to the Common Minimum Programme there was need to strengthen financial sector regulators and run them professionally to foster competition;

(c) if so, what are the steps Government propose to take for preparing a road map for banking reforms; and